

Exhibit A

Series AV

No. 000785

PROMISSORY NOTEIn the amount of 1,500,000.00 US dollars*(amount in figures)*Promissory note made on: August 6, 2014at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million five-hundred thousand and 00/100 US dollars plus interest at the*(amount in words)*rate of 10 (ten) percent per annum. Interest payable monthlydirectly to the company (person): Karen Kamoyevich AvagumyanPassport 45 10 505095 issued by the Federal Migration Service*(full name and address of payee)*Directorate for the City of Moscow on 07.24.2009

or, at the latter's request, to any other company (person).

This promissory note is payable: on August 6, 2015*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)****Maker***A.D. Zheleznyak[signature][illegible seal]

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____

Affix seal

Series AV

No. 000788

PROMISSORY NOTEIn the amount of 14,293,096.00 US dollars*(amount in figures)*Promissory note made on: August 6, 2014at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Fourteen million two-hundred ninety-three thousand ninety-six and 00/100 US dollars*(amount in words)*plus interest at the rate of 11 (eleven) percent per annum. Interest payable quarterlydirectly to the company (person): Igor Feliksovich RenichPassport 45 09 074131 issued by the Fili-Davydkovo Internal Affairs Dept of Moscow on 04.06.2007*(full name and address of payee)*Supplement on 09.12.14 in the amount of 106,904.00 (one-hundred six thousand nine hundred four and 00/100) US dollars. Total amount of promissory note: 14,400,000.00 (fourteen million four-hundred thousand and 00/100) US dollars

or, at the latter's request, to any other company (person).

This promissory note is payable: on August 6, 2015*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)***Maker**A.D. Zheleznyak

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____

Affix seal

Series AV

No. 000792

PROMISSORY NOTEIn the amount of **500,000.00 US dollars***(amount in figures)*Promissory note made on: **August 15, 2014**at **6A Ul. Belomorskaya, Moscow**The company (person): **Life Financial Group CJSC***(full name and full address of maker)***6A Ul. Belomorskaya, Moscow**

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Five-hundred thousand and 00/100 US dollars plus interest at the rate of 10 (ten)*(amount in words)***percent per annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service Directorate for the City of***(full name and address of payee)***Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on August 17, 2015***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **6A Ul. Belomorskaya, Moscow***(city, town, etc.)***Maker****A.D. Zheleznyak****[signature]****[illegible seal]**

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____

Affix seal

Series SN

No. 000798

PROMISSORY NOTEIn the amount of **1,000,000.00 US dollars***(amount in figures)*Promissory note made on: **September 8, 2014**at **6A Ul. Belomorskaya, Moscow**The company (person): **Life Financial Group CJSC***(full name and full address of maker)***6A Ul. Belomorskaya, Moscow**

agrees to pay unconditionally, in accordance with this note, the sum of:

One million and 00/100 US dollars plus interest at the rate of 10 (ten) percent per*(amount in words)***annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service Directorate for the City***(full name and address of payee)***of Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on September 8, 2015***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **6A Ul. Belomorskaya, Moscow***(city, town, etc.)***Maker****A.D. Zheleznyak****[signature]****[illegible seal]**

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____

Affix seal

Series AV

No. 000800

PROMISSORY NOTEIn the amount of 6,000,000.00 US dollars*(amount in figures)*Promissory note made on: August 6, 2014at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Six million and 00/100 US dollars plus interest at the rate of 11 (eleven) percent per*(amount in words)*annum. Interest payable quarterlydirectly to the company (person): Igor Feliksovich RenichPassport 45 09 074131 issued by the Fili-Davydkovo Internal Affairs*(full name and address of payee)*Department of Moscow on 04.06.2007

or, at the latter's request, to any other company (person).

This promissory note is payable: on August 6, 2015*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)***Maker**N.Yu. Abramova[signature][seal:] Life Financial Group [illegible]

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of Life Financial Group CJSCAvalizer's signature Probusinessbank JSCB OJSC [signature]Date August 6, 2014

Affix seal

[seal:] Probusinessbank Joint-Stock Commercial;
Bank Open Joint-Stock Company, Moscow

Series SN

No. 000802

PROMISSORY NOTEIn the amount of 1,000,000.00 US dollars*(amount in figures)*Promissory note made on: September 12, 2014at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million and 00/100 US dollars plus interest at the rate of 11 (eleven) percent per*(amount in words)*annum. Interest payable quarterlydirectly to the company (person): Igor Feliksovich RenichPassport 45 09 074131 issued by the Fili-Davydkovo Internal Affairs*(full name and address of payee)*Department of Moscow on 04.06.2007

or, at the latter's request, to any other company (person).

This promissory note is payable: on September 14, 2015*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)***Maker**N.Yu. Abramova[signature][seal:] Life Financial Group [illegible]

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FOR AVALIZATION (payment guarantee)Issued on behalf of Life Financial Group CJSCAvalizer's signature Probusinessbank JSCB OJSC [signature] A.D. ZheleznyakDate September 12, 2014

Affix seal

[seal:] Probusinessbank Joint-Stock Commercial;
Bank Open Joint-Stock Company, Moscow

Series OK

No. 000806

PROMISSORY NOTEIn the amount of **500,000.00 US dollars***(amount in figures)*Promissory note made on: **October 2, 2014**at **6A Ul. Belomorskaya, Moscow**The company (person): **Life Financial Group CJSC***(full name and full address of maker)***6A Ul. Belomorskaya, Moscow**

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Five-hundred thousand and 00/100 US dollars plus interest at the rate of 10 (ten)*(amount in words)***percent per annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service***(full name and address of payee)***Directorate for the City of Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on October 2, 2015***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **6A Ul. Belomorskaya, Moscow***(city, town, etc.)***Maker****N.Yu. Abramova****[signature]****[seal:] Life Financial Group [illegible]**

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of **Life Financial Group CJSC**Avalizer's signature **Probusinessbank JSCB OJSC [signature] A.D. Zheleznyak**Date **October 2, 2014**

Affix seal

**[seal:] Probusinessbank Joint-Stock Commercial;
Bank Open Joint-Stock Company, Moscow**

Series OK

No. 000813

PROMISSORY NOTEIn the amount of **500,000.00 US dollars***(amount in figures)*Promissory note made on: **October 10, 2014**at **6A Ul. Belomorskaya, Moscow**The company (person): **Life Financial Group CJSC***(full name and full address of maker)***6A Ul. Belomorskaya, Moscow**

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Five-hundred thousand and 00/100 US dollars plus interest at the rate of 10 (ten)*(amount in words)***percent per annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service***(full name and address of payee)***Directorate for the City of Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on October 12, 2015***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **6A Ul. Belomorskaya, Moscow***(city, town, etc.)***Maker****N.Yu. Abramova****[signature]****[seal:] Life Financial Group [illegible]**

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of **Life Financial Group CJSC**Avalizer's signature **Probusinessbank JSCB OJSC [signature] A.D. Zheleznyak**Date **October 10, 2014**Affix seal
[illegible seal]

Series NB

No. 000825

PROMISSORY NOTEIn the amount of 1,000,000.00 US dollars*(amount in figures)*Promissory note made on: November 5, 2014at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million and 00/100 US dollars plus interest at the rate of 10 (ten) percent per*(amount in words)*annum. Interest payable monthlydirectly to the company (person): Karen Kamoyevich AvagumyanPassport 45 10 505095 issued by the Federal Migration Service*(full name and address of payee)*Directorate for the City of Moscow on 07.24.2009

or, at the latter's request, to any other company (person).

This promissory note is payable: on November 5, 2015*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)****Maker***N.Yu. Abramova[signature][seal:] Life Financial Group [illegible]

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of Life Financial Group CJSCAvalizer's signature Probusinessbank JSCB OJSC [signature] A.D. ZheleznyakDate November 5, 2014Affix seal
[illegible seal]

Series NB

No. 000826

PROMISSORY NOTEIn the amount of **1,500,000.00 US dollars***(amount in figures)*Promissory note made on: **November 14, 2014**at **6A Ul. Belomorskaya, Moscow**The company (person): **Life Financial Group CJSC***(full name and full address of maker)***6A Ul. Belomorskaya, Moscow**

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million five-hundred thousand and 00/100 US dollars plus interest at the rate of 10*(amount in words)***(ten) percent per annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service***(full name and address of payee)***Directorate for the City of Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on November 16, 2015***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **6A Ul. Belomorskaya, Moscow***(city, town, etc.)***Maker****N.Yu. Abramova****[signature]****[seal:] Life Financial Group [illegible]**

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of **Life Financial Group CJSC**Avalizer's signature **Probusinessbank JSCB OJSC [signature] A.D. Zheleznyak**Date **November 14, 2014**Affix seal
[illegible seal]

Series DB

No. 001902

PROMISSORY NOTEIn the amount of 2,000,000.00 US dollars*(amount in figures)*Promissory note made on: December 3, 2014at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Two million and 00/100 US dollars plus interest at the rate of 10 (ten) percent per*(amount in words)*annum. Interest payable monthlydirectly to the company (person): Karen Kamoyevich AvagumyanPassport 45 10 505095 issued by the Federal Migration Service*(full name and address of payee)*Directorate for the City of Moscow on 07.24.2009

or, at the latter's request, to any other company (person).

This promissory note is payable: on December 3, 2015*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)***Maker**N.Yu. Abramova[signature][seal:] Life Financial Group [illegible]

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of Life Financial Group CJSCAvalizer's signature Probusinessbank JSCB OJSC [signature] A.D. ZheleznyakDate December 3, 2014Affix seal
[illegible seal]

Series DB

No. 001904

PROMISSORY NOTEIn the amount of 1,500,000.00 US dollars*(amount in figures)*Promissory note made on: December 10, 2014at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million five-hundred thousand and 00/100 US dollars plus interest at the rate of 10*(amount in words)*(ten) percent per annum. Interest payable monthlydirectly to the company (person): Karen Kamoyevich AvagumyanPassport 45 10 505095 issued by the Federal Migration Service*(full name and address of payee)*Directorate for the City of Moscow on 07.24.2009

or, at the latter's request, to any other company (person).

This promissory note is payable: on December 10, 2015*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)***Maker**N.Yu. Abramova[signature][seal:] Life Financial Group [illegible]

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of Life Financial Group CJSCAvalizer's signature Probusinessbank JSCB OJSC [signature] A.D. ZheleznyakDate December 10, 2014Affix seal
[illegible seal]

Series DB

No. 001906

PROMISSORY NOTEIn the amount of **500,000.00 US dollars***(amount in figures)*Promissory note made on: **December 15, 2014**at **6A Ul. Belomorskaya, Moscow**The company (person): **Life Financial Group CJSC***(full name and full address of maker)***6A Ul. Belomorskaya, Moscow**

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Five-hundred thousand and 00/100 US dollars plus interest at the*(amount in words)***rate of 10 (ten) percent per annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service***(full name and address of payee)***Directorate for the City of Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on December 15, 2015***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **6A Ul. Belomorskaya, Moscow***(city, town, etc.)***Maker****N.Yu. Abramova****[signature]****[seal:] Life Financial Group [illegible]**

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of **Life Financial Group CJSC**Avalizer's signature **Probusinessbank JSCB OJSC [signature] A.D. Zheleznyak**Date **December 15, 2014**Affix seal
[illegible seal]

Series DB

No. 001907

PROMISSORY NOTEIn the amount of **500,000.00 euros***(amount in figures)*Promissory note made on: **December 17, 2014**at **6A Ul. Belomorskaya, Moscow**The company (person): **Life Financial Group CJSC***(full name and full address of maker)***6A Ul. Belomorskaya, Moscow**

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Five-hundred thousand and 00/100 euros plus interest at the*(amount in words)***rate of 10 (ten) percent per annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service Directorate for the City of***(full name and address of payee)***Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on December 17, 2015***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **6A Ul. Belomorskaya, Moscow***(city, town, etc.)***Maker****N.Yu. Abramova****[signature]****[seal:] Life Financial Group [illegible]**

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of **Life Financial Group CJSC**Avalizer's signature **Probusinessbank JSCB OJSC [signature] A.D. Zheleznyak**Date **December 17, 2014**Affix seal
[illegible seal]

Series DB

No. 001908

PROMISSORY NOTEIn the amount of 2,300,000.00 euros*(amount in figures)*Promissory note made on: December 24, 2014at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Two million three-hundred thousand and 00/100 euros plus interest at the*(amount in words)*rate of 10 (ten) percent per annum. Interest payable monthlydirectly to the company (person): Karen Kamoyevich AvagumyanPassport 45 10 505095 issued by the Federal Migration Service Directorate for the City of*(full name and address of payee)*Moscow on 07.24.2009

or, at the latter's request, to any other company (person).

This promissory note is payable: on December 24, 2015*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)***Maker**N.Yu. Abramova[signature][seal:] Life Financial Group [illegible]

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of Life Financial Group CJSCAvalizer's signature Probusinessbank JSCB OJSC [signature] A.D. ZheleznyakDate December 24, 2014Affix seal
[illegible seal]

Series YaN

No. 001929

PROMISSORY NOTEIn the amount of 1,110,904.00 US dollars*(amount in figures)*Promissory note made on: January 12, 2015at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million one-hundred ten thousand nine hundred four and 00/100 US dollars plus*(amount in words)*interest at the rate of 11 (eleven) percent per annum. Interest payable upon maturitydirectly to the company (person): Igor Feliksovich RenichPassport 45 09 074131 issued by the Fili-Davydkovo Internal Affairs Dept of Moscow on 04.06.2007*(full name and address of payee)*

or, at the latter's request, to any other company (person).

This promissory note is payable: on January 12, 2016*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)****Maker***N.Yu. Abramova[signature][seal:] Life Financial Group [illegible]

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of Life Financial Group CJSCAvalizer's signature Probusinessbank JSCB OJSCA.D. ZheleznyakDate January 12, 2015Affix seal
[illegible seal]

Series DB

No. 001936

PROMISSORY NOTEIn the amount of 1,000,000.00 US dollars*(amount in figures)*Promissory note made on: December 29, 2014at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million and 00/100 US dollars plus interest at the rate of 11 (eleven) percent per*(amount in words)*annum. Interest payable monthlydirectly to the company (person): Karen Kamoyevich AvagumyanPassport 45 10 505095 issued by the Federal Migration Service Directorate for the City of*(full name and address of payee)*Moscow on 07.24.2009

or, at the latter's request, to any other company (person).

This promissory note is payable: on December 29, 2015*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)***Maker**N.Yu. Abramova[signature][seal:] Life Financial Group [illegible]

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of Life Financial Group CJSCAvalizer's signature Probusinessbank JSCB OJSC [signature] A.D. ZheleznyakDate December 29, 2014

Affix seal

[seal:] Probusinessbank [illegible]

Series YaN

No. 001937

PROMISSORY NOTEIn the amount of 2,500,000.00 US dollars*(amount in figures)*Promissory note made on: January 19, 2015at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Two million five-hundred thousand and 00/100 US dollars plus interest at the rate of 11*(amount in words)*(eleven) percent per annum. Interest payable monthlydirectly to the company (person): Karen Kamoyevich AvagumyanPassport 45 10 505095 issued by the Federal Migration Service Directorate for the City of*(full name and address of payee)*Moscow on 07.24.2009

or, at the latter's request, to any other company (person).

This promissory note is payable: on January 19, 2016*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)****Maker***N.Yu. Abramova[signature][seal:] Life Financial Group [illegible]

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of Life Financial Group CJSCAvalizer's signature Probusinessbank JSCB OJSCA.D. ZheleznyakDate January 19, 2015

Affix seal

[seal:] Probusinessbank [illegible]

Series YaN

No. 001938

PROMISSORY NOTEIn the amount of **1,500,000.00 euros***(amount in figures)*Promissory note made on: **January 19, 2015**at **6A Ul. Belomorskaya, Moscow**The company (person): **Life Financial Group CJSC***(full name and full address of maker)***6A Ul. Belomorskaya, Moscow**

agrees to pay unconditionally, in accordance with this note, the sum of:

One million five-hundred thousand and 00/100 euros plus interest at the rate of 11*(amount in words)***(eleven) percent per annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service Directorate for the City of***(full name and address of payee)***Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on January 19, 2016***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **6A Ul. Belomorskaya, Moscow***(city, town, etc.)***Maker****N.Yu. Abramova****[signature]****[seal:] Life Financial Group [illegible]**

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of **Life Financial Group CJSC**Avalizer's signature **Probusinessbank JSCB OJSC [signature] A.D. Zheleznyak**Date **January 19, 2015**

Affix seal

[seal] Probusinessbank [illegible]

Series FV

No. 001941

PROMISSORY NOTEIn the amount of 1,000,000.00 US dollars*(amount in figures)*Promissory note made on: February 2, 2015at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million and 00/100 US dollars plus interest at the rate of 11 (eleven) percent*(amount in words)*per annum. Interest payable monthlydirectly to the company (person): Karen Kamoyevich AvagumyanPassport 45 10 505095 issued by the Federal Migration Service Directorate for the City of*(full name and address of payee)*Moscow on 07.24.2009

or, at the latter's request, to any other company (person).

This promissory note is payable: on February 2, 2016*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)***Maker**N.Yu. Abramova[signature][seal:] Life Financial Group [illegible]

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of Life Financial Group CJSCAvalizer's signature Probusinessbank JSCB OJSC [signature] A.D. ZheleznyakDate February 2, 2015

Affix seal

[seal:] Probusinessbank [illegible]

Series MR

No. 001948

PROMISSORY NOTEIn the amount of 1,000,000.00 US dollars*(amount in figures)*Promissory note made on: March 5, 2015at 6A Ul. Belomorskaya, MoscowThe company (person): Life Financial Group CJSC*(full name and full address of maker)*6A Ul. Belomorskaya, Moscow

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million and 00/100 US dollars plus interest at the rate of 11 (eleven) percent per*(amount in words)*annum. Interest payable monthlydirectly to the company (person): Karen Kamoyevich AvagumyanPassport 45 10 505095 issued by the Federal Migration Service Directorate for the City of*(full name and address of payee)*Moscow on 07.24.2009

or, at the latter's request, to any other company (person).

This promissory note is payable: on March 4, 2016*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 6A Ul. Belomorskaya, Moscow*(city, town, etc.)***Maker**N.Yu. Abramova[signature][seal:] Life Financial Group [illegible]

Affix seal

FOR AVALIZATION (payment guarantee)Issued on behalf of Life Financial Group CJSCAvalizer's signature Probusinessbank JSCB OJSC [signature] A.D. ZheleznyakDate March 5, 2015

Affix seal

[seal:] Probusinessbank [illegible]

Series IN

No. 001953

PROMISSORY NOTEIn the amount of **1,500,000.00 US dollars***(amount in figures)*Promissory note made on: **June 22, 2015**at **17 Gr. Xenopoulou, Limassol 3106, Cyprus**The company (person): **VENNOP TRADING LIMITED***(full name and full address of maker)***17 Gr. Xenopoulou, Limassol 3106, Cyprus**

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million and 00/100 US dollars plus interest at the rate of 10 (ten) percent per*(amount in words)***annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service Directorate for the City of***(full name and address of payee)***Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on June 22, 2016***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **17 Gr. Xenopoulou, Limassol 3106, Cyprus***(city, town, etc.)***Maker****N.Yu. Abramova****[signature]****[seal:] Vennop Trading Limited**

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____

Affix seal

Series IN

No. 001954

PROMISSORY NOTEIn the amount of **2,000,000.00 US dollars***(amount in figures)*Promissory note made on: **June 29, 2015**at **17 Gr. Xenopoulou, Limassol 3106, Cyprus**The company (person): **VENNOP TRADING LIMITED***(full name and full address of maker)***17 Gr. Xenopoulou, Limassol 3106, Cyprus**

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Two million and 00/100 US dollars plus interest at the rate of 10 (ten) percent per*(amount in words)***annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service Directorate for the City of***(full name and address of payee)***Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on June 29, 2016***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **17 Gr. Xenopoulou, Limassol 3106, Cyprus***(city, town, etc.)***Maker****M. Zvyagin****[signature]****[seal:] Vennop Trading Limited**

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____ Affix seal

Series AP

No. 001955

PROMISSORY NOTEIn the amount of **1,000,000.00 US dollars***(amount in figures)*Promissory note made on: **April 4, 2015**at **17 Gr. Xenopoulou, Limassol 3106, Cyprus**The company (person): **VENNOP TRADING LIMITED***(full name and full address of maker)***17 Gr. Xenopoulou, Limassol 3106, Cyprus**

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million and 00/100 US dollars plus interest at the rate of 10 (ten) percent per*(amount in words)***annum. Interest payable monthly**directly to the company (person): **Diana Saakovna Karapetyan****Passport 45 07 370000 issued by the Donskoy District Internal Affairs Department of***(full name and address of payee)***Moscow on 01.12.2005**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on April 4, 2016***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **17 Gr. Xenopoulou, Limassol 3106, Cyprus***(city, town, etc.)***Maker****M. Zvyagin**

[signature]

[seal:] Vennop Trading Limited

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____ Affix seal

Series MA

No. 001956

PROMISSORY NOTEIn the amount of 1,000,000.00 US dollars*(amount in figures)*Promissory note made on: May 22, 2015at 17 Gr. Xenopoulou, Limassol 3106, CyprusThe company (person): VENNOP TRADING LIMITED*(full name and full address of maker)*17 Gr. Xenopoulou, Limassol 3106, Cyprus

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million and 00/100 US dollars plus interest at the rate of 10 (ten) percent per*(amount in words)*annum. Interest payable monthlydirectly to the company (person): Diana Saakovna KarapetyanPassport 45 07 370000 issued by the Donskoy District Internal Affairs Department of*(full name and address of payee)*Moscow on 01.12.2005

or, at the latter's request, to any other company (person).

This promissory note is payable: on May 23, 2016*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 17 Gr. Xenopoulou, Limassol 3106, Cyprus*(city, town, etc.)***Maker**M. Zvyagin[signature][seal:] Vennop Trading Limited

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____ Affix seal

Series IN

No. 001957

PROMISSORY NOTEIn the amount of 1,000,000.00 US dollars*(amount in figures)*Promissory note made on: June 24, 2015at 17 Gr. Xenopoulou, Limassol 3106, CyprusThe company (person): VENNOP TRADING LIMITED*(full name and full address of maker)*17 Gr. Xenopoulou, Limassol 3106, Cyprus

agrees to pay unconditionally, in accordance with this note, the sum of: _____

One million and 00/100 US dollars plus interest at the rate of 10 (ten) percent per*(amount in words)*annum. Interest payable monthlydirectly to the company (person): Diana Saakovna KarapetyanPassport 45 07 370000 issued by the Donskoy District Internal Affairs Department of*(full name and address of payee)*Moscow on 01.12.2005

or, at the latter's request, to any other company (person).

This promissory note is payable: on June 24, 2016*(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: 17 Gr. Xenopoulou, Limassol 3106, Cyprus*(city, town, etc.)***Maker**M. Zvyagin[signature][seal:] Vennop Trading Limited

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____ Affix seal

Series IN

No. 001958

PROMISSORY NOTEIn the amount of **1,000,000.00 US dollars***(amount in figures)*Promissory note made on: **June 30, 2015**at **17 Gr. Xenopoulou, Limassol 3106, Cyprus**The company (person): **VENNOP TRADING LIMITED***(full name and full address of maker)***17 Gr. Xenopoulou, Limassol 3106, Cyprus**

agrees to pay unconditionally, in accordance with this note, the sum of:

One million and 00/100 US dollars plus interest at the rate of 10 (ten) percent per*(amount in words)***annum. Interest payable monthly**directly to the company (person): **Diana Saakovna Karapetyan****Passport 45 07 370000 issued by the Donskoy District Internal Affairs Department of***(full name and address of payee)***Moscow on 01.12.2005**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on June 30, 2016***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **17 Gr. Xenopoulou, Limassol 3106, Cyprus***(city, town, etc.)***Maker****M. Zvyagin****[signature]****[seal:] Vennop Trading Limited**

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____

Affix seal

Series IL

No. 001962

PROMISSORY NOTEIn the amount of **500,000.00 US dollars***(amount in figures)*Promissory note made on: **July 13, 2015**at **17 Gr. Xenopoulou, Limassol 3106, Cyprus**The company (person): **VENNOP TRADING LIMITED***(full name and full address of maker)***17 Gr. Xenopoulou, Limassol 3106, Cyprus**

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Five-hundred thousand and 00/100 US dollars plus interest at the rate of 10 (ten) percent*(amount in words)***per annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service Directorate for the City***(full name and address of payee)***of Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on July 13, 2016***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **17 Gr. Xenopoulou, Limassol 3106, Cyprus***(city, town, etc.)***Maker****M. Zvyagin****[signature]****[seal:] Vennop Trading Limited**

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____

Affix seal

Series AP

No. 002000

PROMISSORY NOTEIn the amount of **700,000.00 euros***(amount in figures)*Promissory note made on: **April 16, 2015**at **17 Gr. Xenopoulou, Limassol 3106, Cyprus**The company (person): **VENNOP TRADING LIMITED***(full name and full address of maker)***17 Gr. Xenopoulou, Limassol 3106, Cyprus**

agrees to pay unconditionally, in accordance with this note, the sum of: _____

Seven-hundred thousand and 00/100 euros plus interest at the rate of 10*(amount in words)***(ten) percent per annum. Interest payable monthly**directly to the company (person): **Karen Kamoyevich Avagumyan****Passport 45 10 505095 issued by the Federal Migration Service Directorate for the City***(full name and address of payee)***of Moscow on 07.24.2009**

or, at the latter's request, to any other company (person).

This promissory note is payable: **on April 18, 2016***(on demand, within a certain period after it is presented or made, or on a specific day)*The place of payment is: **17 Gr. Xenopoulou, Limassol 3106, Cyprus***(city, town, etc.)***Maker****M. Zvyagin****[signature]****[seal:] Vennop Trading Limited**

Affix seal

FOR AVALIZATION (payment guarantee)

Issued on behalf of _____

Avalizer's signature _____

Date _____

Affix seal

Серия АВ

ПРОСТОЙ ВЕКСЕЛЬ

№ 000785

На сумму 1 500 000-00 долларов США
(сумма цифрами)Дата, место составления векселя: 06 августа 2014 годаг. Москва, ул. Беломорская, д.6АПредприятие(лицо): ЗАО «Финансовая группа «Лайф»
(полное наименование и полный адрес векселедателя)
г. Москва, ул. Беломорская, д.6А

обязуется безусловно уплатить по этому векселю денежную сумму в размере: _____

Один миллион пятьсот тысяч 00/100 долларов США плюс проценты из расчета 10
(сумма прописью)(Десять) процентов годовых. Выплата процентов ежемесячно.непосредственно предприятию(лицу): Авагумян Карен КамоевичПаспорт 45 10 505095 выдан УФМС по г. Москве, 24.07.2009 г.
(полное наименование и адрес получателя)

или по его приказу любому другому предприятию(лицу).

Этот вексель подлежит оплате в следующий срок: «06» августа 2015 г.

(по предъявлении, во столько-то времени от предъявления или составления; в определенный день)

Местом платежа является: г. Москва, ул. Беломорская, д.6А
(город, село и т.п.)

Векселедатель

Железняк А.Д.

М.П.

ДЛЯ АВАЛЯ(вексельное поручительство)

За кого выдан _____

Подпись авалиста _____

Дата _____

М.П.

Серия АВ

ПРОСТОЙ ВЕКСЕЛЬ

№ 000788

14 293 096-00 долларов США

На сумму _____
(сумма цифрами)

Дата, место составления векселя: 06 августа 2014 года

г. Москва, ул. Беломорская, д.6А

Предприятие(лицо): ЗАО «Финансовая группа «Лайф»

(полное наименование и полный адрес векселедателя)

г.Москва, ул.Беломорская, д.6А

обязуется безусловно уплатить по этому векселю денежную сумму в размере: _____

Четырнадцать миллионов двести девяносто три тысячи девяносто шесть 00/100 долларов США

(сумма прописью)

плюс проценты из расчета 11(Одиннадцать) процентов годовых. Выплата процентов ежеквартально

Ренич Игорь Феликсович
непосредственно предприятию(лицу): _____

Паспорт 45 09 074131 выдан ОВД «Фили-Давыдково» г. Москвы, 06.04.2007 г.

(полное наименование и адрес получателя)

Пополнение 12.09.14 в сумме 106904,00 (Сто шесть тысяч девятьсот четыре 00/100) долларов США.

Общая сумма векселя 14400000,00 (Четырнадцать миллионов четыреста тысяч 00/100) долларов США
или по его приказу любому другому предприятию(лицу).

Этот вексель подлежит оплате в следующий срок: «06» августа 2015 г.

(по предъявлении, по столько-то времени от предъявления или составления, в определенный день)

Местом платежа является: г. Москва, ул. Беломорская, д.6А

(город, село и т.п.)

Векселедатель

Железняк А.Д.

М.П.

ДЛЯ АВАЛЯ(вексельное поручительство)

За кого выдан _____

Подпись авалиста _____

Дата _____

М.П.

Серия АВ

ПРОСТОЙ ВЕКСЕЛЬ

№ 000792

На сумму 500 000-00 долларов США

(сумма цифрами)

Дата, место составления векселя: 15 августа 2014 года

г. Москва, ул. Беломорская, д.6А

Предприятие(лицо): ЗАО «Финансовая группа «Лайф»

(полное наименование и полный адрес векселедателя)

г.Москва, ул.Беломорская, д.6А

обязуется безусловно уплатить по этому векселю денежную сумму в размере:

Пятьсот тысяч 00/100 долларов США плюс проценты из расчета 10

(сумма прописью)

(Десять) процентов годовых. Выплата процентов ежемесячно.

непосредственно предприятию(лицу): Авагумян Карен Камосевич

Паспорт 45 10 505095 выдан УФМС по г. Москве, 24.07.2009 г.

(полное наименование и адрес получателя)

или по его приказу любому другому предприятию(лицу).

Этот вексель подлежит оплате в следующий срок: «17» августа 2015 г.

(по предъявлении, по столько-то времени от предъявления или составления, в определенный день)

Местом платежа является: г. Москва, ул. Беломорская, д.6А

(город, село и т.п.)

Векселедатель

Железняк А.Д.

М.П.

ДЛЯ АВАЛЯ(вексельное поручительство)

За кого выдан

Подпись авалиста

Дата

М.П.

Серия **СН****ПРОСТОЙ ВЕКСЕЛЬ**№ **000798**На сумму **1 000 000-00** **долларов США**
(сумма цифрами)Дата, место составления векселя: **08 сентября 2014 года****г. Москва, ул. Беломорская, д.6А**Предприятие(лицо): **ЗАО «Финансовая группа «Лайф»**
(полное наименование и полный адрес векселедателя)
г.Москва, ул.Беломорская, д.6А

обязуется безусловно уплатить по этому векселю денежную сумму в размере:

Один миллион 00/100 долларов США плюс проценты из расчета 10
(сумма прописью)**(Десять) процентов годовых. Выплата процентов ежемесячно.**непосредственно предприятию(лицу): **Авагумян Карен Камоевич****Паспорт 45 10 505095 выдан УФМС по г. Москве, 24.07.2009 г.**
(полное наименование и адрес получателя)

или по его приказу любому другому предприятию(лицу).

Этот вексель подлежит оплате в следующий срок: **«08» сентября 2015 г.**

(по предъявлении, во столько-то времени от предъявления или составления, в определенный день)

Местом платежа является: **г. Москва, ул. Беломорская, д.6А**
(город, село и т.п.)**Векселедатель****Железняк А.Д.****М.П.****ДЛЯ АВАЛЯ(вексельное поручительство)**

За кого выдан

Подпись авалиста

Дата

М.П.

Серия АВ

ПРОСТОЙ ВЕКСЕЛЬ

№ 000800

На сумму 6 000 000 000 долларов США

Дата, место составления векселя: 06 августа 2014 года

г. Москва, ул. Беломорская, д. 6А

Предприятие(лицо): ЗАО «Финансовая группа «Лайф»

г. Москва, ул. Беломорская, д. 6А

обязуется безусловно уплатить по этому векселю денежную сумму в размере:

Шесть миллионов 00/100 долларов США плюс проценты, рассчитанные

11(Одиннадцать) процентов годовых. Выплата процентов ежеквартально.

непосредственно предприятию(лицу): Ренни Игорь Федотович

Паспорт 45 09 074131, выдан: ОВД «Филин» Давыдовское г. Москвы, 06.04.2007 г.

или по его приказу любому другому предприятию(лицу).

Этот вексель подлежит оплате в следующий срок: «06» августа 2015 г.

(по предъявлении, со дня истечения времени от предъявления, или со дня истечения, в определенный день)

Местом платежа является: г. Москва, ул. Беломорская, д. 6А

Векселедатель

Абрамова Н.Ю.

ДЛЯ АВАЛ (вексельное поручительство)

За кого выдан ЗАО «Финансовая группа «Лайф»

Подпись авалиста ОАО АКБ «Пробизнесбанк»

Дата 06 августа 2014 г.

